Gmail

Proteus <proteus114514@gmail.com>

Re: I have problems in add my zlich into GPay, and when I try to reveal...

5 messages

Franklin from Zilch <franklin@zilch.intercom-mail.eu> Mon, May 12, 2025 at 12:55 PM
Reply-To: Franklin from Zilch <franklin@zilch.intercom-mail.eu>
To: proteus114514@gmail.com

Aside from this, is there anything else that I can help you with?

zilch Zilch

Hector from Zilch <Hector@zilch.intercom-mail.eu> Wed, May 14, 2025 at 11:12 AM
Reply-To: Hector from Zilch <Hector@zilch.intercom-mail.eu>
To: proteus114514@gmail.com

Hi Junzhe,

Thank you very much for reaching out.

We can see you have attempted to linked 3 different cards to your account however you have not managed to successfully linked them.

Have you tried adding your uk bank card?

Regards

zilch Zilch

Proteus <proteus114514@gmail.com> Mon, May 19, 2025 at 3:54 PM
To: Hector from Zilch <Hector@zilch.intercom-mail.eu>

Hi Hector,

Sorry for the delay. As you can see, I have tried to link 3 cards (2 of 3 are Wise cards, one for Wise Eco, another is its beautiful virtual card). Finally, the third is the Chase UK debit card, and it had successfully linked to Zilch and activated my Zilch account. All of them are UK bank cards.

The address where I'm living is a student flat. For being here for 5 months. It's hard to say the post service is satisfying. Since only mails with additional room information will appear in my mailbox (I can't figure out where the other card mails gone since I only have key for my mailbox). For Monzo, I've asked 4 TIMES so far to resend my debit card on Monzo and up to now I still not received my beautiful red Monzo card (not to say the time spent on request for Monzo's customer services to correct my address details by email, after the first card mail goes into black hole?).

Anyway, my current credit card for daily use is the “BOC Premier Study Aboard BGP Mastercard” (Which has about 2,074 sterling limits, and can repay by GBP directly). And I'm satisfying as this can cover my monthly spent.

Because I am the guy who seldom go out and has highly reliance on online shopping.

I know in this time, credit is important both for individuals and institutions whenever you are lack of enough cash to buy something (cars, houses, business careers) but has stable cash income in seeable future, so I treat it carefully in China. Now I want to build and maintain a good UK credit history, the Experian recommend me Zilch, so I tried it. I hope it is helpful when I need it (like the Alipay's Huabei, which covers my first gaming computer at my bachelor time)

Wise is great for newbies to the UK, as is Chase UK and Revolut.

To explain why I don't like UK's traditional finance, I tried, in Barclays' branch, they asked me to add text "For Barclays current account opening" written by UofG staff on bank letter, and after opening account my card will still be sent to my residential address by standard mail, which gives me pretty negative experience.

In my point of view, The future is in fintech side (and good express delivery).

Best regards,
Junzhe Qian

Hector from Zilch <Hector@zilch.intercom-mail.eu> Mon, May 19, 2025 at 4:34 PM
Reply-To: Hector from Zilch <Hector@zilch.intercom-mail.eu>
To: proteus114514@gmail.com

Hi Junzhe

In line with point 22.5 of our Terms of use, we have decided to close your account. **This decision is final.**

22.5: We may suspend or close your Zilch Account or decline transactions. We reserve the right to suspend, restrict or terminate your Zilch Account and this agreement, or decline any Transactions, for any of the following reasons:

(a) You materially breach the terms of this agreement;
(b) Your use of your Zilch Account, or any Transaction you attempt, would breach the restrictions in Condition 16.7;
(c) You do not have an active CPA or your CPA fails when we attempt to debit your nominated debit card;
(d) We become aware of any suspicious or high-risk activity connected with your Zilch Account, a Store, or a particular Transaction or series of Transactions;
(e) We are concerned about the security of your Zilch Account or access to it;
(f) We discover that any information you have provided to us is false or incorrect;
(g) You attempt to execute one or more Transactions prohibited by Condition 16.7;
(h) You are engaged, or we suspect you may be engaged, in fraudulent, money laundering, terrorism financing or illegal activity or we reasonably suspect the same;
(i) You break an important term of this agreement or repeatedly break any term in this agreement and fail to resolve the matter in a timely manner after we have asked you to;
(j) You are abusive towards us or any of our employees or agents;
(k) Your Zilch Account has been inactive for a period of at least six months and you have repaid us in full; or
(l) We reasonably believe that there is a need to do so to comply with any law.

You can view our Terms of use in full on our website: https://www.payzilch.com/terms-of-use/

Thanks

Hector

Hector
Zilch Technology Limited

Team Zilch from Zilch <zilch@zilch.intercom-mail.eu> Mon, May 19, 2025 at 4:35 PM
Reply-To: Team Zilch from Zilch <zilch@zilch.intercom-mail.eu>
To: proteus114514@gmail.com

Rate your conversation

Help our team members understand how they're doing:

Team Zilch
Zilch Technology Limited